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AP20 Rec'd 10 APR 2000**System of secured chip card usable as a digital purse****Abstract**

System including a 2 chip card (1) with one permanent chip (2) composed of a microprocessor with programmable secured memory and a second removable chip (3) mainly including one single use memory fitted with a preset available credit amount to be used, and a small hand held terminal (6) for card reading and including communication means (11) in order to dialog with an external terminal (12', 12'', 12''', 12''''') for proper recording of the transaction and interconnection means to connect both chips to decrement the programmable memory of the amount of the transaction. The memory of the single use removable chip includes the preset credit amount, a unique serial number allocated by the central bank, the credit amount and the unique serial number being recorded in the programmable memory through the interconnection means when the card is inserted for the first time in the handheld terminal.

**Figure 5**